

HOME BUILDERS GET THROUGH

Sixth Annual Convention of the United States League Adjourns.

NEW SET OF OFFICERS IS ELECTED

Morning and Evening Session in Sight-seeing and the Afternoon Devoted to the Routine Work of the Convention.

The United States League of Local Building and Loan associations took a half day off yesterday and the delegates placed themselves under the guidance of the local committee on entertainment. They were taken to South Omaha, where they made an investigation of the plant of the Cudahy Packing company.

At the Live Stock Exchange building the party was met by James L. Paxton, W. J. Kenyon and John A. McShane, representing the Union Stock Farm company, who showed the visitors through the yards and explained hurriedly the workings of the corporation. They were afterward turned over to a delegation of representatives of the Cudahy Packing company, who conducted the party through the various departments of the packing plant, showing the process of preparing the meats from the time of the slaughter of the cattle, sheep and hogs until it was salted, pickled, chilled and packed. The journey was brought to an end in the great dining hall, where a lunch of ham sandwiches and lemonade was served by the company. Samples of the gum and beef tea were also dealt out with a liberal hand to those of the delegates who desired them. After resting and refreshing themselves, Mr. McKinney, on behalf of the Cudahy Packing company, thanked the delegates for the opportunity offered the company to entertain them, and briefly outlined the capacity and growth of the plant. The visitors then returned to their cars, and were brought back to the city, and after another lunch in town the league resumed its session in the city hall.

The banquet planned to be held at the Commercial club last evening has been called off by request of the local committee of the league, as the delegates desire to attend the exposition, and the local committee has arranged to give them a hot time on the Midway.

Back to Business. The league resumed business in the afternoon. W. G. Weeks of New Iberia, La., read a paper on "Fire Insurance in Building Association Loans," which in part was as follows:

The question of fire insurance is of the very essence of the business of building association loans, which are almost universally upon improved real estate and on an exceedingly close margin. Insurance against fire loss by the borrower is stipulated and it devolves upon the secretary to see that this condition of the borrower's contract is properly enforced.

The association elects an attorney and concentrates all its legal business in his hands. It chooses one notary, who becomes conversant with arrangements to pay and receive. Equally advantageous is it to select an expert, yet liberal company in which all the association risks must be placed, and to elect one insurance through which the insurance must be effected. Were the legal business of the association divided among many attorneys, none would devote more time or attention thereto than the exigencies of the particular case at issue involved. There would be no more responsibility than in the case of no one lawyer would be justified in becoming especially conversant with the methods and affairs of the association. But, when one attorney is elected to handle the legal affairs of the association, he becomes an officer, and usually a member of the association, he feels individually responsible, and the insurance added to the business, adds to the prestige of the company, and compels him to properly qualify for his conduct. So, where an agency is constituted the official insurance agent of the association and all risks are placed through it in one strong company, equally beneficial results accrue.

E. H. Gallup of Ohio discussed the insurance question and wanted the associations to report to the league newspapers the names of insurance companies which treat the associations unfairly, that they may be avoided.

A paper by Alfred L. Barbour of Cambridge, Mass., on "The Co-operative Bank, the Nursery of Banking," was read by J. Warren Bailey of Massachusetts.

What the Women Do. "Woman's Work in Building and Loan Associations" was the subject of a paper by J. L. Wolcott of Albion, Mich., in the course of which he said:

There are about 325,000 women investors in building and loan associations, one-third of the whole. In some of the eastern states there is a larger proportion of women members than of men. One-half of the loans are originated by the women. The women have been an important factor in the successful loans made by associations, and their comfort has been derived themselves of the money payments.

To develop the associations we must enlist the help of women. Make them officers and appoint them on committees and this will bring hundreds of borrowers and will seek out the proud wife who longs for a home and be instrumental in getting her interested. This will be civilizing and strengthening to good citizenship. No one can reach the wage-earning level of the woman, who would improve him with the importance of providing for a home of his own.

This league should take steps at once to associate in its work the women, recognize their work and their capabilities and its growth will be instrumental in getting her the crowning achievement of this organization. Mr. Dunlop of Chicago said they had had no experience in his city with women in their associations, but as members of the reception committee in Omaha he thought they were an important factor.

Mr. Whitman of Illinois and James Clary of Pennsylvania also discussed the subject briefly. This completed the list of papers ready to be delivered, the few which were not read to be printed in the association newspapers.

Some Committee Reports. The finance committee reported on the treasurer's statement and secretary's statement, finding both satisfactory, and recommended the payment of certain bills.

The committee reported in favor of allowing \$10 to W. S. Finch of Cincinnati, attorney at law, for the league's year, but who was not at the meeting at Philadelphia, which closed his term owing to illness. Mr. Finch declined to accept the amount as not adequate to the services rendered.

The chairman of the committee, T. Z. Foster of Mississippi, made a statement in the case, and Mr. Smith and Mr. Stern of Chicago discussed the matter, the latter moving that the sum allowed Mr. Finch be increased to \$50. An amendment increased this to \$60, to be paid during the year at the league's expense. The amendment was defeated, and the original motion prevailed. The report of the finance committee was then adopted.

The committee on resolutions reported, paying a tribute to the late William M. Bloomer of Buffalo, N. Y., first vice president of the league; recommending that every association present to a borrower, at the time of perfecting a loan, a copy of the emblematic picture, "The American Home, the Safeguard of American Liberties," thanking the mayor and city council, and the authorities of the city for the many courtesies extended, thanking the press of the city for its announcements and reports of proceedings; and thanking the local committee on entertainment for its efforts to make the meeting a pleasant one for the delegates.

Reports of the progress of the movement

were then made by the delegates from the several states, the showing being generally a favorable one.

Officers Elected. The election of officers was next on the order of business and the following were chosen for the ensuing year: President, Fred Bader, Cincinnati, O.; first vice president, T. J. Finley, Omaha, second, J. Warren Bailey, Boston; third, W. G. Weeks, New Iberia, La.; secretary, H. F. Cellarius, Cincinnati, O.; assistant secretary, William G. Bell, Austin, Tex.; treasurer, Joseph K. Gamble, Philadelphia.

Executive Committee.—California, Charles K. Clark, San Francisco; Illinois, Julius Stern, Chicago; Indiana, George H. Smith, Indianapolis; Louisiana, W. H. Williams, New Orleans; Massachusetts, D. Eldredge, Boston; Michigan, Louis J. Morris, Mississippi, F. J. Mayer, New York; Wisconsin, Dexter, Elmhurst, Ohio, Henry Rosenthal; Pennsylvania, Joseph H. Paist, Philadelphia; Nebraska, John L. Kennedy, Omaha; Kansas, George Stump, Kansas City; Texas, T. P. Gafford.

Niagara Falls was selected for the convention of 1899.

In closing the sixth annual convention of the league, President Bader paid a hearty compliment to Omaha and its hospitable people. "You have here," he said, "a beautiful city, the people enterprising, energetic, people. Your exposition is a surprise and a revelation, far surpassing in extent and beauty our expectations. We are glad to have come here and when we leave we will talk up the exposition until the snow flies."

The meeting then adjourned and last evening the delegates went to the exposition in a body, as the guests of the local committee. Many of the delegates will spend the rest of the week in the city to further look over the exposition, while a few will continue their journey west to the mountains.

BANQUET FOR THE EDITORS

U. S. Grant Republican Club Will Entertain the Press of the State This Evening.

The U. S. Grant Republican club of Omaha will give a banquet and reception to the republican editors of the state of Nebraska this evening at the Commercial club rooms. Personal invitations were sent by the club to every republican editor in the state and nearly sixty have accepted the invitation. The reception will be from 6 to 7:30 p. m. and the banquet will follow immediately after the reception. Hon. John C. Watson of Nebraska City is on the program as toastmaster. Addresses are expected from Cadet Taylor, John L. Webster, J. Rosewater, M. L. Hayward, R. L. Hammond, W. F. Gurley, T. J. Majors, Charles J. Greene, B. S. Baker, M. A. Brown, A. L. Bixby and E. A. Wilcox. J. F. Barton, W. E. Peckles and James Lumbard will contribute songs.

Members of the U. S. Grant club will entertain at the reception and will be present at the banquet served to the editors. These editors come from all parts of the state, most of them expect to arrive this morning and the majority of them have made arrangements to stay and see the exposition. Acceptances have been received from F. A. Koring, Lincoln News; A. H. Betzer, David City News; W. E. Needham, Bloomington Monitor; C. M. Murdoch, Wyoming Reporter; P. A. Williams, Riverton Review; R. L. Hammond, Fremont Tribune; Denna Albery, South Omaha Progress; J. H. Edgar, Beatrice Express; H. W. Young, Genoa Leader; P. J. Simmons, Seward Reporter; H. M. Gray, Bloomington Echo; J. E. Armstrong, Butte Gazette; M. M. Warner, Lyons Mirror; W. H. Huse, Norfolk News; G. A. Warren, Red Cloud Argus; C. M. Taylor, Fairbury Enterprise; E. E. Betzer, Seward Blade; W. W. Sanders, Nebraska Advertiser; J. H. Slater, Midland Gazette; T. E. Martin, Falls City Journal; J. L. Stine, Superior Journal; H. H. Campbell, Osceola Record; E. P. Burnett, Sutton Advertiser-News; J. B. Day, Bradshaw Republican; R. S. Bulla, Fullerton News; E. W. Williams, Elwood Courier; W. L. Mayfield, Louisville Courier; W. S. Baker, Gretna Journal; S. L. Crazley, Nehawka Register; L. W. Frazier, Fairmont Chronicle; W. I. Parmer, Clay Center Sun; J. H. Rickell, Juntura Herald; P. H. Porter, Holdrege Citizen; S. P. Mobley, Grand Island Republican; F. O. Edgemoor, Geneva Signal; C. E. Byars, Valley Enterprise; M. A. Brown, Kearney Hub; W. H. Haskell, Ord Quiz; H. P. Booker, Gothenburg Independent; W. E. Morgan, Greeley Leader-Independent; W. R. Standard, A. L. Bixby, Lincoln Journal; E. W. Beede, Papillion Herald; E. A. Brown, Nebraska City Press; G. M. Burnham, Wymore Wyomingian; W. H. Needham, Niobrara Tribune; G. P. Franklin, Omaha Enterprise.

SCOTCH NIGHT AT THE CLUB

British-Americans Sing the Praise of the Land They Left in Grateful Remembrance.

The British-Canadian American club inaugurated a series of good times in its quarters last evening. Scotch night, which is expected to recur at intervals during the summer and fall. The program was in charge of the Scotch of the organization and partook largely of a Caledonian flavor. James C. Lindsay, Gordon clansman and equally as reliable a pianist, presided, filled a number on the program creditably with a penny whistle and later with a violin. T. Z. Magarrell responded for the Canadians present and spoke interestingly of life in the north. Miss Pannier Arnold sang "Annie Laurie" and other Scotch air, and Alexander Gray, a visiting piper of considerable repute, gave a number of stirring blasts on the bagpipes. One favorite was "The Cock o' the North" and there were a number of war ballads which Scotch sang following to the strains of "Scotland, Scotland" also spoke in praise of his native land and was followed by P. L. Forgan in a similar manner. A short talk on the aims of the club in promoting fellowship and the general interests of British-Americans was given by James McMonies.

It was announced that the tenth annual Caledonian picnic will occur on August 6 at Syndicate park. There will be a long program of prizes and a large attendance of Scotch and their friends is expected. The next social evening given by the club will be termed "British night."

Burial of Kent Hayden

The funeral of Kent Hayden, a son of J. Kent Hayden, who died at Lincoln on July 12, was held at Prospect Hill cemetery yesterday afternoon. The funeral exercises had been held in Lincoln and the body was contained until yesterday in a receiving vault in that city awaiting final burial. The body was placed in the vault at 4 o'clock yesterday afternoon and was received by Henry W. Yates, George Yates, Mrs. John D. Peabody, Mrs. Adams and a large number of other relatives and friends. A procession was formed and proceeded at once to the cemetery, where short services were held by Dean Campbell Fair.

Mr. Hayden was for some time a resident of Omaha and fourteen years ago was assistant cashier of the Nebraska National bank. He has since lived in Lincoln, where he has been connected with various banking institutions.

New Sleeping Car Line

between Chicago and Buffalo on train No. 6, Nickel Plate Road, leaving Chicago daily from the Van Buren Street Passenger station (on the Loop) at 2:55 p. m. Also a daily sleeper to New York via Albany, Nickel Plate and Lackawanna roads, in addition to the excellent through service heretofore maintained.

Engineers Inspect Viaducts. An inspection of the Q and L street viaducts was made yesterday by Engineer Schermerhorn of the Union Pacific. Engineer King of the stock yards company and City Engineer Beal. A careful examination was made and all three of the engineers admitted that repairs to the big bridges were needed. It is expected that some arrangements will be made by the council to have the railroad interested pay for the painting and repairing of these viaducts.

Magic City Gossip

Lizzie Speltz of Milford is the guest of Mrs. E. H. Roberts.

W. C. North of Columbus, Neb., was a business visitor in Omaha yesterday. John S. Cressey of Lynn, Mass., is visiting his son, F. A. Cressey, 2124 1st street.

Christie Condon has returned from Plattsmouth, where she visited friends for a week.

Manager Kenyon of the stock yards company left last night for Chicago. He will return Monday.

Dr. James Kelly reports the birth of a daughter to Mr. and Mrs. Dan Donovan, thirty-eight and 37 years.

Fire destroyed the barn of J. Nichols, Twenty-second and S streets, yesterday afternoon. The loss will amount to \$100.

Mrs. Grace Mead and son Glen of Sedalia, Mo., are the guests of Mr. and Mrs. J. H. Thompson, 1414 1st street.

G. H. Thompson, manager of Meyer's drug store, Twenty-fourth and J streets, passed around the cigars yesterday on ac-

SOUTH OMAHA NEWS.

The city council finally got together last night and passed the ordinance levying tax on all real and personal property in the city for the purpose of paying the expenses of the municipal government for the fiscal year commencing August 5. A levy of 56 mills has been made to meet the current expenses, figured at a value of \$1,725,000, which was the valuation as returned by the assessors. This levy of 56 mills will bring into the city treasury the net sum of \$88,700.

According to the ordinance the levy is divided as follows: General fund, 10 mills; street fund, 12 mills; police fund, 5 mills; fire fund, 2 mills; public light fund, 1 mill; judgment fund, 14½ mills; park fund, one-half of 1 mill; water, 5 mills.

The revenue is to be apportioned as follows: Interest, \$18,839; police, \$7,450; fire, \$4,260; public light, \$3,650; water, \$2,925; park, \$2,750; salary, \$4,317; engineer, \$1,117; street repair, \$4,317; general, \$3,140. In the levy ordinance the salary, engineer, street repair and general funds are bunched under the head of general, but the 16 mills for this fund are apportioned as mentioned. The amounts given in the above apportionment represent the gross sums, from which must be deducted the usual 15 per cent reserve.

This is the highest levy ever made since the city was organized. It is asserted that such a course was necessary in order to pay off some pressing judgments. It was the original intention to make a levy of only 34 mills for judgment purposes, but on account of the pressing demands of the city for the past few years it was decided to increase this fund to 16½ mills. A letter from the water works company's attorney was read stating that unless steps were taken to pay the water bill, which now amounts to \$21,000, the council would be compelled by law to take such steps as would be necessary for the purpose. This rather changed the plans of the council and as a result 10 mills had to be added to the levy.

Protests were read from property owners in Brown park against the removal of the light from Twenty-third and S streets. It was stated that seven stores and twenty-five residences are located near this light and great inconvenience would be caused by its removal. The communication was filed.

City Attorney Montgomery was instructed to take legal action to have the railroad maintain lights at certain crossings.

Property owners on the south side of Q street presented a remonstrance against the passage of the ordinance creating a permanent sidewalk district on Q street from Twenty-seventh to Thirty-third streets. It was represented that the property could not stand this additional expense at this time.

Engineer Beal sent in a report estimating the cost of painting and repairing the two viaducts at \$13,750. The L street bridge will cost \$13,750. The street will amount to about \$11,350. Twentieth street between S and U was ordered placed in a passable condition. Four new piers will be placed under the west end of the L street to replace the piers which were destroyed. The sidewalk on the south side of Q street from Thirty-third to Thirty-ninth streets will be repaired by the street commissioner.

Bids for laying the wooden sidewalks for the next twelve months were opened and the contract was awarded to Thomas Geary. Dan Hannou was awarded the contract for grading H street between Twentieth and Twenty-first streets. Adjourned until next Monday night.

Big Block of Property Transferred.

The records in the register of deeds office show that four-sixths of the east twenty acres of the Ryan estate, which is located on the south side of S street, between S and U streets, has been transferred to James Ward of Blair, the consideration being \$8,400. Mary and Catherine Garvey, Annie Halpeny and Thomas J. Ryan are the four heirs of the Ryan estate whose signatures are attached to the deed. The property consisted of consists of eighteen and one-half acres. Eight and one-half acres adjoins the Swift plant on the southwest while the balance is made up of blocks 1, 2 and 4 of Valley Grove addition. The deed was recorded by the city treasurer and the amount, \$640, was paid. This step was prior to the signature of the deeds.

While rumors of this big purchase have been floating around for some time, definite information was gained until yesterday when the transfer was actually made. James Ward, to whom the property was deeded, is the same person who purchased the land where the Armour plant is now located, and for this reason considerable interest has been manifested in the transaction. It was reported a few days ago that the land was being bought for Nels Morris, the Chicago packer, but this could not be verified. It is now known that it is a deal for The Hector-Johnston company, which city conducted the negotiations and brought about the sale. Neither Mr. Hector nor Ed Johnston would talk about the transfer. They both profess ignorance as to the identity of the real purchasers of the property.

It was, however, learned that the property was purchased by Armour & Company of Chicago and it is understood that it is for the use of the stock yards company. The Hector-Johnston company, which company and Traffic Manager McShane were both questioned about the purchase yesterday afternoon, but declined to throw any light on the subject. From other sources, however, it is learned that the deal was a while a draft signed by Armour & Company for the land it was to be held for the use of the stock yards company. Acre property in the packing house district is getting very scarce, and within a short time the price of lots in the district will be greatly advanced. This recent purchase will not, it is stated, be improved at the present time, but will be held by either Armour or the stock yards company for future developments. In this connection it might be stated that the report current to the effect that the land was being bought by Nels Morris was spread for the purpose of drawing attention away from the real purchasers. Land in this vicinity is worth about \$500 an acre.

Engineers Inspect Viaducts.

An inspection of the Q and L street viaducts was made yesterday by Engineer Schermerhorn of the Union Pacific. Engineer King of the stock yards company and City Engineer Beal. A careful examination was made and all three of the engineers admitted that repairs to the big bridges were needed. It is expected that some arrangements will be made by the council to have the railroad interested pay for the painting and repairing of these viaducts.

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PAVING ON COUNTRY ROADS

Contractors Move at a Snail's Pace on West Dodge and Center Streets.

At the present rate of progress it appears not probable that the extension of the paving on west Center and Dodge streets will be completed by the close of the present season. Not a stroke of work has yet been done on West Dodge street, while operations proceed at a seemingly snail's pace on Center street, not over thirty or forty rods of pavement being now complete on that thoroughfare.

The curbing is in and the four-foot concrete sidewalk is being laid over it for some distance, but the laying of brick goes along very slowly. No grading has been done on Dodge street and the contractors will have to hustle to get the work done before snow flies.

In addition to the unsatisfactory state of affairs the old macadam pavement is in bad shape, especially on Center street. This was badly cut up during the spring and the repairs have been at work lately making things no better rapidly. For some distance the surface of the road is covered to the depth of two or three inches with broken stone, which has not been rolled and which renders the road almost impassable at places to carriages and wagons, to say nothing of bicycles. A trip over the two streets yesterday on a wheel was anything but a pleasure.

HEARD ABOUT TOWN.

As Billy, the horse of the chief of the fire department, rushes by on his way to a fire with the "driver" clanging a dinner bell and Chief Redd leaning on the reins the spectator would not imagine that the animal was stone blind. Billy's feet are as sure as his pace. Not a stroke of work has yet been done on West Dodge street, while operations proceed at a seemingly snail's pace on Center street, not over thirty or forty rods of pavement being now complete on that thoroughfare.

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There are several of these machines on exhibition, all built substantially along the lines of the old-fashioned mangle. They are quite different from those seen a few years ago. For instance a steam engine that burns straw now furnishes the power. Pitchers from the stacks hand the sheaves of grain to a carrier that is supplied with a belt carrying a number of knives. This carrier elevates the sheaves to the feeding table and as they continue on their upward course the knives, working from the under side, cut the bands. As it reaches the top the carrier is given a sudden jerk, and by machinery it is whisked into the great maw of the machine, inside of which revolves the cylinder. Here the grain is cut from the heads, and all together the product passes on to a point close to the rear end of the separator, a fan winnows the grain from the chaff and straw, the former drops through a series of sieves and into a spout, which conveys it to the wagon that hauls it to the house. The straw keeps right on and finds its way to the rear end of the machine, where it is conveyed to a pipe and sent into the air a distance of fifty feet, doing away with the necessity of men upon the straw stacks.

The improvements made in the methods of planting corn are wonderful and all of the new machines are on exhibition. Today the farmer mounts his planter, sits in a comfortable seat, and during the process of planting the machine is regulated so that it will drop any number of grains and at any distance apart. Behind the dropper there is a shoe that covers the grain with moist earth and places it beneath the reach of animals and birds.

Still another great labor-saving device that is shown is the potato digger. The machine is drawn by horses that straddle the potato row. The nose of the machine digs beneath the potatoes, carries them up and elevates them to a platform, where they are dropped into a row in the rear. This machine will dig from 1,000 to 1,500 bushels of potatoes per day.

Flows have been improved to a great extent until the best and latest improved gang plows, with revolving coulters, with three horses and a driver, will turn over from eight to twelve acres per day.

Corn shellers, potato sorters, clover hullers, drills, seeders, hay rakes and forks, as well as hundreds of other implements, show the progress of the age and prove that this is the country of inventions.

A few years ago most of the farm machinery was made of wood, but now almost all of the farm machinery is either made of iron or steel. This even applies to wagons, and several vehicles are on exhibition that do not contain a stick of wood in their make up.

MISSOURIANS ARE COMING TO SEE

Mr. Atwood Looks for Many of Them Next Month.

Chairman Atwood of the Missouri commission has arrived and will spend several days on the grounds assisting Superintendent Nelson. He is well pleased with the exposition and says he is convinced it will be a winner. He says the people of Missouri are waking up to the importance of the show and after the middle of next month a great many of them will be in attendance.

Chairman Atwood and Superintendent Nelson have secured a peach day for Missouri. The date has not been set, but it will probably be about the middle of next month. At that time 600 crates, 3,000 baskets of peaches will be placed on the grounds and says he is convinced it will be a winner.

Miss Anna Hazzard left yesterday to visit friends in Minneapolis, Minn.

Harry Higgins, a Kansas City commercial man, is stopping at the Barker.

Frank R. Benton and H. B. Kelly of Cheyenne, are exhibition visitors.

Al Ringling, one of the brothers who own the Ringling Brothers' circus, is in the city.

W. G. Bell is among the people from the Lone Star state, who are doing the exposition.

John Schwab, a hotel man of Hartington, is among the Nebraskans who are in the city.

L. F. Swift and son, G. F. Swift, jr., and N. H. Swift arrived in Omaha yesterday from Chicago.

Mrs. N. A. Keenan of Clark, S. D., returned to her home yesterday after spending several weeks with friends in the northern part of the state.

Miss Louise Smith has returned after spending several weeks with friends in the northern part of the state.

Alfred S. Mines of Philadelphia is visiting in Omaha with his sister, Mrs. Thomas F. Goffrey, at 102, Georgia avenue.

T. E. Williams, Aurora, Neb.; H. C. Rountree, Lincoln, Neb.; T. H. Gillerit, Kearney, Neb., are at the Millard.

T. B. Montgomery of Portland, Ore., stopped in Omaha yesterday on his return from Oregon from the east and will spend several days taking in the exposition.

Rev. Thomas E. Green of Cedar Rapids, Ia., arrived in Omaha yesterday on his way to the exposition.

Charles S. Macomber of Ida Grove, Ia., is in the city. He is visiting his brother, J. H. Macomber, and his cousins, Mr. and Mrs. Charles D. Thompson.

J. R. Whitney and wife of Page Center; Frank Wood and wife of Union Star; Frank A. Nester and wife of St. Paul, Minn.; and W. W. Harries and wife of Mount Mariah, Ia., are visiting the exposition and stopping at the Barker.